

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
WESTERN DIVISION

KEITH L. FERGUSON )  
Plaintiff, )  
v. )      **JUDGMENT**  
                )      5:24-CV-222-FL  
CREDIT ONE LLC )  
Defendant. )

**Decision by Court.**

This action came before the Honorable Louise W. Flanagan, United States District Judge, for consideration of the report and recommendation of the United States Magistrate Judge, to which objection was not filed.

**IT IS ORDERED, ADJUDGED AND DECREED** in accordance with the court's order entered November 25, 2024, and for the reasons set forth more specifically therein, that this action is DISMISSED for failure to state a claim upon which relief can be granted.

**This Judgment Filed and Entered on November 25, 2024, and Copies To:**  
Keith Ferguson (via US mail) 19 Rotherham Drive, Clayton, NC 27527

November 25, 2024

PETER A. MOORE, JR., CLERK

(By)      /s/Sandra K. Collins  
                Sandra K. Collins, Deputy Clerk